

Driver Alliant Insurance Services

PRESENTS

VENDORS/CONTRACTORS PROGRAM



Vendors/Contractors are individuals or small businesses who have work contracts with our Public Entity clients. General Liability and Professional Liability (with GL in the program), is available for those Vendors / Contractors who do not carry their own insurance coverage. Premium is based on the contract value.

VENDORS/CONTRACTORS GENERAL LIABILITY PROGRAM

The Vendors / Contractors Program accommodates a broad spectrum of contractors and is underwritten by **Colony Insurance Company**, who carries an A.M. Best Rating of **A VII (Excellent)**.

Courteous service and quick confirmation of coverage is our quality commitment to you. Please see the attached program highlights for your review.

*For more information on the Vendors / Contractors Program please contact
Julie Ota, Assistant Account Administrator (jota@driveralliant .com) 949/809-1482 direct or
Dale Setlin, Account Administrator (dsetlin@driveralliant .com) 949/660-8178 direct
Driver Alliant's Toll Free Phone Number: 1-800-821-9283*

**VENDORS / CONTRACTORS LIABILITY PROGRAM
GL FORMS & ENDORSEMENT LIST 2006-07**

VENDORS / CONTRACTORS GENERAL LIABILITY PROGRAM

PROGRAM ADVANTAGES

FOR THE PUBLIC ENTITY:

- DEDICATED LIMITS FOR EACH CONTRACT
- SATISFIES CONTRACT MINIMUM GENERAL LIABILITY REQUIREMENTS
- PROGRAM HAS MANY PRE-APPROVED CLASSES – WHICH EXPEDITES CONTRACT ISSUANCE
- PUBLIC ENTITY AND ALL DEPARTMENTS, AGENCIES, DIRECTORS, OFFICERS AND EMPLOYEES ARE ADDED AS AN ADDITIONAL INSURED
- SIMPLE ENROLLMENT PROCESS - NO DEPOSIT REQUIRED TO IMPLEMENT
- NO CROSS LIABILITY EXCLUSION

FOR THE VENDOR / CONTRACTOR:

- PROGRAM HAS MANY PRE-APPROVED CLASSES – WHICH EXPEDITES CONTRACT ISSUANCE
- LOW PREMIUMS, LOW DEDUCTIBLES, NO ADDITIONAL PAPERWORK
- INCLUDES GENERAL CONTRACTORS AS INSURED (SUBJECT TO CONTRACTUAL OBLIGATIONS – HIRED BY PUBLIC ENTITY ONLY)
- NO PRIOR INSURANCE REQUIRED - NO NEED TO ALTER CURRENT INSURANCE PROGRAM, IF ANY
- INCREASED LIMITS AND NON-OWNED AND HIRED AUTOMOBILE LIABILITY AVAILABLE (AT AN ADDITIONAL COST)

NOTE: COVERAGE IS AVAILABLE ONLY FOR SPECIFIC CONTRACTS WITH A PUBLIC ENTITY AND DOES NOT EXTEND TO OTHER WORK PERFORMED BY THE VENDOR/CONTRACTOR

**VENDORS / CONTRACTORS LIABILITY PROGRAM
ELIGIBILITY LIST FOR 2006-07**

HAZARD I CLASSES:

Minimum Premium \$650 (not including taxes & fees)

2.0% of the Contract value on Contracts under \$50,000

Contracts \$50,000 - \$100,000 2.0% of Contract Value but Must Submit for Approval

Providers of Goods and Services that are, by their nature, considered to have minimal exposure. They are providers of products by others and on premises services entity in a low impact setting as follows:

- Auctioneers (no livestock)
 - Bingo Games
 - Bookbinding
 - Draftsmen
 - Engraving
 - Express Company (no hazardous materials, no bicycle or motorcycle delivery)
 - Laundries
 - Mailing /Addressing Companies
 - Office Machine Service / Repair
 - Paper Products Distributors
 - Photographers
 - Photo Copy Services
 - Printers
 - Uniform Suppliers
 - Vending Machine Operations
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VENDORS / CONTRACTORS LIABILITY PROGRAM
ELIGIBILITY LIST FOR 2006-07

HAZARD II CLASSES:

Minimum Premium \$700 *(not including taxes & fees)*

3.0% of the Contract value on Contracts under \$50,000

Contracts \$50,000 - \$100,000 3.0% of Contract Value but Must Submit for Approval

Low to medium hazard artisan contractors, involving specific tasks considered primary and not subcontracted to others.

- Appliances and Accessories-Installation / Service / Repair
- Carpet Cleaning / Installation
- Caterers
- Ceiling or Wall Installation - Metal
- Chimney Cleaning
- Communications Equipment Installation
- Concrete Construction (no foundation work)
- Debris Removal
- Decorating
- Distributors (submit – food & drink distributors)
- Door, Window or Assembled Millwork Installation - Metal
- Drywall or Wallboard Installation
- Electrical Apparatus Installation / Service / Repair
- Floor Covering Installation
- Furniture / Fixture Installation / Repair
- Graffiti Removal
- Heating and Air Conditioning Installation / Service / Repair
- Janitorial Service (no floor waxing)
- Landscaping / Lawn Mowing / Tree Trimming / Gardening
- Locksmiths
- Metal Erection (artistic / decorative)
- Painting Interior / Exterior (exterior not to exceed three stories)
- Paperhanging
- Parking Lot Sweeping
- Power-washing
- Sign Painting and Lettering (not to exceed two stories)
- Telephone Cable Installation
- Tile, Stone, Marble Installation
- Window Cleaning - (exterior not to exceed three stories)

**VENDORS / CONTRACTORS LIABILITY PROGRAM
ELIGIBILITY LIST FOR 2006-07**

HAZARD III CLASSES:

Minimum Premium \$850 (not including taxes & fees)
3.0% of the Contract value on Contracts up to \$100,000
Must Submit All for Approval

Applications must be submitted to the company for approval.

- Artist
- Cable Installers (within buildings)
- Carpentry
- Computer Software (including training)
- Conduit Construction (within buildings)
- Consultants
- Distributors (food or drink)
- Electrical work (within buildings)
- Electrical Data Processing
- Fence Erection Contractors
- Fire Extinguisher Service
- Freight Forwarders
- Glass Installation (no window installation)
- Greenhouse Erection
- Handyman
- Masonry Work
- Modular Building Erection
- Plumbing
- Rental Companies (no contractor's equipment)
- Sheet Metal Work
- Temporary Employment Agencies
- Window Decorating

**VENDORS / CONTRACTORS LIABILITY PROGRAM
ELIGIBILITY LIST FOR 2006-07**

INELIGIBLE CLASSIFICATIONS

- Alarm Installation / Service / Repair
- Architects & Engineers (no actual construction)
- Cement & Concrete Flat Work
- Child Mental Health Services
- Demolition (under two stories, no explosives or wrecking ball used)
- Emergency Medical Services Assistants
- Emergency Preparedness Planning
- Environmental Health Program Consultant
- Excavation
- Fire Suppression Systems Installation / Service / Repair
- Grading of Land
- Lie Detector Technician
- Medical Related (consultants with or without professional liability)
- Penal / Correctional Facilities
- Pest Control (in buildings and related areas)
- Residential Construction
- Security Guards (unarmed / no rock concerts)
- Surveillance / Investigation
- Tow Truck Companies
- Water Treatment